

The State of Delaware Group Health Program believes the following plans to be “grandfathered health plans” under the Patient Protection and Affordable Care Act (the Affordable Care Act).

- Blue Cross Blue Shield of Delaware First State Basic Plan
- Blue Cross Blue Shield of Delaware Blue Care HMO Plan
- Blue Cross Blue Shield of Delaware Comprehensive PPO Plan
- Aetna HMO

As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your State of Delaware Group Health Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Statewide Benefits Office at 1-800-489-8933 or you may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.